Indicator 8: Promptness of Responding to Claim Correspondence - 2nd Quarter 2003

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	INSURER	Replies received	Late or		<u>Year</u>	<u>3 YR</u>
		or overdue	no reply	<u>Prompt</u>	To Date	percent
15261	SOCIETY INSURANCE A MUTUAL CO	172	20	88.37%	82.46%	86.26%
24449	REGENT INSURANCE CO	143	30	79.02%	76.40%	80.58%
25674	TRAVELERS INDEMNITY CO OF IL	126	27	78.57%	78.83%	79.32%
21407	EMCASCO INSURANCE CO	55	12	78.18%	83.96%	89.17%
40827	COMBINED SPECIALTY INSURANCE C	128	28	78.13%	77.45%	72.99%
15350	WEST BEND MUTUAL INS CO	232	61	73.71%	79.14%	85.30%
SI	DEPT OF ADMINISTRATION	107	31	71.03%	64.22%	69.88%
26042	WAUSAU UNDERWRITERS INS CO	144	42	70.83%	69.20%	74.81%
16535	ZURICH AMERICAN INSURANCE CO	318	93	70.75%	70.49%	71.96%
15091	RURAL MUTUAL INS CO	35	11	68.57%	72.84%	76.80%
23035	LIBERTY MUTUAL FIRE INS CO	364	116	68.13%	67.43%	55.85%
21458	EMPLOYERS INSURANCE OF WAUSA	274	89	67.52%	65.31%	63.14%
14184	ACUITY INSURANCE CO	316	105	66.77%	63.84%	71.40%
24988	SENTRY INSURANCE A MUTUAL CO	301	102	66.11%	69.49%	71.45%
29157	UNITED WISCONSIN	106	37	65.09%	68.18%	81.61%
26069	WAUSAU BUSINESS INS CO	88	32	63.64%	63.19%	70.81%
20494	TRANSPORTATION INSURANCE CO	219	82	62.56%	61.18%	61.06%
23817	ILLINOIS NATIONAL INS CO	91	35	61.54%	61.31%	47.07%
24872	CONNECTICUT INDEMNITY CO THE	46	18	60.87%	60.40%	61.38%
10677	CINCINNATI INSURANCE CO THE	82	37	54.88%	54.49%	61.57%
SI	CITY OF MILWAUKEE	86	39	54.65%	57.43%	66.67%
23043	LIBERTY MUTUAL INS CO	154	70	54.55%	51.70%	45.40%
SI	GENERAL MOTORS CORPORATION	39	18	53.85%	52.24%	55.01%
18910	AMERICAN PROTECTION INS CO	174	81	53.45%	54.29%	53.57%
19445	NATIONAL UNION FIRE INS CO OF P	106	53	50.00%	51.43%	43.04%
22977	LUMBERMENS MUTUAL CAS CO	236	124	47.46%	48.40%	46.87%
24147	OLD REPUBLIC INS CO	127	67	47.24%	50.45%	48.29%
30562	AMERICAN MANUFACTURERS MUT	77	45	41.56%	40.24%	46.93%
22748	PACIFIC EMPLOYERS INS CO	234	144	38.46%	38.66%	40.00%
35386	FIDELITY & GUARANTY INS CO	106	70	33.96%	32.43%	31.72%
	TOTALS FOR GROUP:	4,686	1,719	63.32%	63.22%	63.85%

Indicator 8: Promptness of Responding to Claim Correspondence - 2nd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	INSURER	Replies received	Late or		Year	<u>3 YR</u>
18988		<u>or overdue</u>	no reply	Prompt	<u>To Date</u>	percent
18988 SI	AUTO OWNERS INS CO MILWAUKEE TRANSPORT SERVICES I	6	1	83.33%	90.91%	98.48%
13021	UNITED FIRE & CASUALTY CO	17	2	88.24%	89.29%	90.00% 79.43%
19682	HARTFORD FIRE INSURANCE CO	5	1	80.00%	88.89%	79.43%
19082	AMERICAN FAMILY MUTUAL INS CO	12	2	83.33%	88.24% 85.71%	86.53%
21415	EMPLOYERS MUTUAL CASUALTY C	34	5	85.29%	85.71%	82.86%
21413 SI	COOPER POWER SYSTEMS INC	27	2	92.59%	84.62%	89.41%
25402	AMCOMP ASSURANCE CORP	4	0	100.00%	84.44%	79.55%
23402 SI	COUNTY OF MILWAUKEE	18	4	77.78%	83.87%	81.29%
15393	WISCONSIN AMERICAN MUTUAL IN	11	1	90.91%	83.33%	81.76%
42480	VENTURE INS CO	19 13	4	78.95% 69.23%	82.14%	84.73%
10472	CAPITOL INDEMNITY CORP		4		80.70%	85.29%
24414	GENERAL CAS CO OF WI	18 57	3	83.33%	80.76%	83.05%
24589	AMERICAN & FOREIGN INS CO		10	82.46%	79.03%	75.21%
13935	FEDERATED MUTUAL INS CO	26 29	10	61.54% 75.86%	77.42%	87.95%
13986	FRANKENMUTH MUTUAL INS CO		7		75.38%	78.32%
31895	AMERICAN INTERSTATE INS CO	37	8	78.38%	75.36%	88.83%
SI SI	SCHNEIDER NATIONAL CARRIERS I	10	2	80.00%	74.29%	79.83%
14303	INTEGRITY MUTUAL INS CO	19	5	73.68%	74.29%	86.52%
22322	GREENWICH INSURANCE CO	31	8	74.19%	74.07%	79.75%
40142	AMERICAN ZURICH INS CO	27	6	77.78%	72.73%	79.73%
10239	SECURA SUPREME	16 10	6	62.50%	72.73%	76.92%
29459	TWIN CITY FIRE INS CO		3	70.00%	72.22%	63.10%
29439 SI	UW-SYSTEM ADMINISTRATION	52 45	19 15	63.46%	71.35%	82.61%
SI	BRIGGS & STRATTON CORP	45		66.67%	71.25%	87.73%
26980	ROYAL INSURANCE CO OF AMERICA	31	7 3	77.42%	69.23%	55.88%
39357	TRAVELERS INSURANCE CO THE	9 47	3 14	66.67% 70.21%	69.25%	71.04%
24791	ST PAUL MERCURY INS CO	21	7	70.21% 66.67%	68.75%	75.86%
30104	HARTFORD UNDERWRITERS INS CO	19	8	57.89%	68.75%	71.34%
24228	PEKIN INSURANCE CO	19	2	81.82%	68.75%	73.68%
20486	TRANSCONTINENTAL INSURANCE C				68.46%	66.62%
26425	WAUSAU GENERAL INS CO	65 52	21 15	67.69% 71.15%	68.00%	72.40%
25976	UTICA MUTUAL INS CO	7	13	85.71%	66.67%	67.15%
SI	BRUNSWICK CORPORATION	9	4	55.56%	65.22%	61.11%
22543	SECURA INSURANCE A MUTUAL CO	50	15	70.00%	64.37%	70.28%
24830	CITIES & VILLAGES MUTUAL INS CO	15	5	66.67%	64.00%	70.67%
SI	TARGET CORP	20	10	50.00%	63.33%	67.42%
40967	ST PAUL FIRE & CASUALTY INS CO	32	11	65.63%	63.01%	67.03%
22659	INDIANA INSURANCE CO	12	6	50.00%	62.50%	69.80%
31003	TRI STATE INS CO OF MN	60	23	61.67%	62.28%	72.75%
SI	MILWAUKEE BOARD OF SCHOOL DI	56	23	58.93%	61.80%	69.39%
21873	FIREMANS FUND INS CO	50	22	56.00%	60.58%	57.95%
SI	KOHLER CORPORATION	36	17	52.78%	60.26%	68.05%
SI	STORA ENSO NORTH AMERICA COR	15	5	66.67%	60.00%	85.22%
24767	ST PAUL FIRE & MARINE INS CO	46	17	63.04%	59.82%	63.12%
19429	INSURANCE COMPANY OF STATE OF	26	7	73.08%	59.65%	50.48%
19259	SELECTIVE INS CO OF SOUTH CAROL	16	5	68.75%	59.57%	61.41%
25682	TRAVELERS INDEMNITY CO OF CT T	26	11	57.69%	58.82%	72.90%
19305	ASSURANCE COMPANY OF AMER	25	10	60.00%	58.49%	59.85%
		23	10	50.0070		22.5075

Indicator 8: Promptness of Responding to Claim Correspondence - 2nd Quarter 2003

Medium Size Insurers (85 - 399 Claims or more per year)

NAIC	INSURER	Replies received	Late or		<u>Year</u>	<u>3 YR</u>
NAIC	INSURER	or overdue	no reply	<u>Prompt</u>	To Date	<u>percent</u>
19410	COMMERCE & INDUSTRY INS CO	22	10	54.55%	58.06%	67.31%
14591	MILWAUKEE MUTUAL INS CO	18	9	50.00%	57.45%	75.92%
19380	AMERICAN HOME ASSURANCE CO	36	16	55.56%	56.94%	56.35%
26956	WIS COUNTY MUTUAL INS CORP	21	8	61.90%	56.82%	59.74%
SI	GEORGIA PACIFIC CORPORATION	11	4	63.64%	55.17%	48.65%
24902	SECURITY INSURANCE CO OF HART	18	9	50.00%	55.00%	67.20%
22918	AMERICAN MOTORISTS	61	29	52.46%	52.88%	41.94%
24678	ROYAL INDEMNITY CO	37	19	48.65%	52.56%	55.36%
SI	DAIMLERCHRYSLER CORPORATION	22	12	45.45%	51.72%	52.27%
SI	WISCONSIN BELL INC	36	19	47.22%	50.94%	32.06%
19895	ATLANTIC MUTUAL INS CO	17	6	64.71%	50.00%	45.15%
21237	CASUALTY RECIPROCAL EXCHANG	10	4	60.00%	50.00%	76.42%
42404	LIBERTY INSURANCE CORP	15	10	33.33%	47.83%	47.37%
20443	CONTINENTAL CASUALTY CO	25	12	52.00%	47.06%	46.95%
SI	CITY OF MADISON	24	13	45.83%	44.23%	57.52%
20346	PACIFIC INDEMNITY CO	21	12	42.86%	42.11%	56.25%
41181	UNIVERSAL UNDERWRITERS INS CO	33	22	33.33%	41.25%	52.55%
20281	FEDERAL INSURANCE CO	44	22	50.00%	41.10%	54.50%
25879	FIDELITY & GUARANTY INS UNDERWR	17	10	41.18%	39.13%	31.08%
10166	ACCIDENT FUND INS CO OF AMERIC	54	32	40.74%	36.84%	37.40%
25887	UNITED STATES FIDELITY & GUARAN	52	38	26.92%	25.77%	34.56%
	TOTALS FOR GROUP:	1,893	713	62.33%	62.58%	65.88%

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	INSURER	Replies received or overdue	Late or	D	<u>Year</u> <u>To Date</u>	3 YR
SI	COUNTY OF WINNEBAGO	or overdue 1	no reply 0	<u>Prompt</u> 100.00%	100.00%	<u>percent</u> 100.00%
SI	MARTEN TRANSPORT LTD	8	0	100.00%	100.00%	97.56%
SI	STI HOLDINGS, INC	2	0	100.00%	100.00%	96.15%
25151	STATE FARM GENERAL INS CO	4	2	50.00%	60.00%	93.94%
SI	COUNTY OF OUTAGAMIE	5	1	80.00%	80.00%	92.59%
SI	KIMBERLY-CLARK CORPORATION	6	2	66.67%	81.82%	91.67%
SI	TEXTRON INC	1	0	100.00%	75.00%	90.00%
SI	TECUMSEH PRODUCTS COMPANY	9	3	66.67%	69.23%	89.55%
13331	AMERICAN HARDWARE MUTUAL I	4	0	100.00%	100.00%	89.47%
SI	CASE LLC	2	0	100.00%	100.00%	88.89%
20109	BITUMINOUS FIRE & MARINE INS CO	3	0	100.00%	100.00%	88.24%
SI	COUNTY OF LA CROSSE	2		50.00%	83.33%	87.10%
SI	COUNTY OF EA CROSSE  COUNTY OF SHEBOYGAN	3	1	50.00% 66.67%	80.00%	86.96%
SI	HARNISCHFEGER CORPORATION	3	1		100.00%	86.49%
SI	WISCONSIN PUBLIC SERVICE CORP		0	100.00%	62.50%	86.11%
23582	HARLEYSVILLE INSURANCE CO	6	2	66.67%	100.00%	85.53%
25362 15377	WESTERN NATIONAL MUTUAL INS C	3	0	100.00%	80.65%	85.45%
14176	HASTINGS MUTUAL INS CO	11	3	72.73%	81.82%	85.33%
14176 SI	COUNTY OF ROCK	10	1	90.00%		
SI SI	COUNTY OF ROCK COUNTY OF JEFFERSON	8	2	75.00%	86.67%	84.80%
		2	0	100.00%	100.00%	84.38%
SI 25142	CONSOLIDATED PAPERS INC	5	3	40.00%	50.00%	83.50%
25143	STATE FARM FIRE & CASUALTY CO	17	3	82.35%	83.33%	82.46%
SI	COUNTY OF DANE	6	1	83.33%	90.00%	81.82%
11371	GREAT WEST CASUALTY CO	9	2	77.78%	75.00%	81.03%
SI	KRAFT FOODS NORTH AMERICA INC	5	2	60.00%	80.00%	79.25%
SI	COUNTY OF MANUTOWOO	3	0	100.00%	80.00%	78.95%
SI	COUNTY OF MANITOWOC	5	1	80.00%	90.91%	78.38%
SI	ILLINOIS TOOL WORKS INC	4	1	75.00%	60.00%	78.26%
SI	COUNTY OF BROWN	2	0	100.00%	100.00%	78.26%
14117	GRINNELL MUT REINSUR CO	14	5	64.29%	57.89%	77.94%
21180	SENTRY SELECT	6	1	83.33%	80.00%	77.27%
SI	VOLLRATH COMPANY LLC	2	0	100.00%	100.00%	75.47%
20508	VALLEY FORGE INS CO	7	2	71.43%	84.62%	75.00%
SI	COUNTY OF WASHINGTON	7	4	42.86%	41.67%	74.42%
19690	AMERICAN ECONOMY INS CO	10	2	80.00%	64.71%	73.89%
SI	BENEVOLENT CORPORATION CEDA	10	2	80.00%	67.86%	73.87%
SI	KWIK TRIP INC	12	2	83.33%	76.00%	73.75%
24775	ST PAUL GUARDIAN INS CO	7	5	28.57%	64.71%	73.08%
SI	LAND O LAKES INC	2	2	0.00%	66.67%	72.41%
SI	COUNTY OF WALWORTH	5	2	60.00%	71.43%	72.22%
25658	TRAVELERS INDEMNITY COMPANY T	2	0	100.00%	87.50%	71.93%
37273	FIREMANS FUND INS CO OF WI	9	3	66.67%	64.71%	70.50%
19038	TRAVELERS CASUALTY & SURETY C	14	4	71.43%	73.91%	70.45%
SI	ALLEN-BRADLEY COMPANY LLC	3	0	100.00%	88.89%	70.40%
24732	GENERAL INSURANCE CO OF AMERI	1	1	0.00%	33.33%	70.33%
27855	ZURICH AMERICAN INS OF IL	9	3	66.67%	68.00%	70.19%
26662	MILWAUKEE CASUALTY INSURAN	11	4	63.64%	63.16%	70.13%
18767	CHURCH MUTUAL INSURANCE CO	10	2	80.00%	62.50%	70.00%
13439	PARTNERS MUTUAL INS CO	9	1	88.89%	73.68%	69.57%

Indicator 8: Promptness of Responding to Claim Correspondence - 2nd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	INSURER	Replies received	Late or		<u>Year</u>	<u>3 YR</u>
		<u>or overdue</u>	no reply	<u>Prompt</u>	To Date	percent
21040	FREMONT INDEMNITY CO	11	2	81.82%	62.50%	68.88%
23108	LUMBERMEN'S UNDERWRITING AL	7	2	71.43%	72.73%	68.67%
19704	AMERICAN STATES INS CO	7	4	42.86%	40.00%	68.21%
SI	KOHLS FOOD STORES INC	13	4	69.23%	74.07%	67.67%
22292	HANOVER INSURANCE CO THE	5	1	80.00%	84.21%	67.28%
14516	HARLEYSVILLE LAKE STATES INS C	1	0	100.00%	83.33%	67.06%
21865	ASSOCIATED INDEMNITY CORP	9	4	55.56%	53.33%	66.67%
36919	HAWKEYE SECURITY INS CO	9	2	77.78%	83.33%	66.67%
10804	CONTINENTAL WESTERN INS CO	13	5	61.54%	65.71%	66.52%
SI	JOURNAL SENTINEL INC	5	3	40.00%	50.00%	65.52%
SI	USF HOLLAND INC	3	0	100.00%	77.78%	65.45%
SI	FORT JAMES OPERATING COMPANY	11	6	45.45%	42.11%	65.31%
28665	CINCINNATI CASUALTY CO THE	20	5	75.00%	62.50%	65.25%
23280	CINCINNATI INDEMNITY CO	2	0	100.00%	83.33%	64.79%
29424	HARTFORD CASUALTY INS CO	9	2	77.78%	75.00%	64.29%
14265	INDIANA LUMBERMENS MUTUAL IN	7	4	42.86%	58.33%	64.21%
25135	STATE AUTOMOBILE MUTUAL INSU	3	0	100.00%	83.33%	64.10%
19356	MARYLAND CASUALTY CO	11	2	81.82%	69.23%	63.86%
SI	DELPHI CORPORATION	14	5	64.29%	56.52%	63.16%
24112	WESTFIELD INSURANCE CO	7	2	71.43%	58.33%	62.91%
10502	MERIDIAN CITIZENS MUTUAL INSU	3	1	66.67%	75.00%	62.71%
24880	FIRE & CASUALTY INS CO OF CT TH	6	3	50.00%	54.55%	62.20%
26247	AMERICAN GUARANTEE & LIABIL	11	2	81.82%	72.00%	61.70%
33006	AMERICAN PHYSICIANS ASSURANC	4	2	50.00%	75.00%	61.22%
25615	CHARTER OAK FIRE INS CO	2	1	50.00%	50.00%	60.87%
45934	AMERICAN COMPENSATION	5	2	60.00%	58.33%	60.82%
10545	FREMONT CASUALTY INSURANCE	3	1	66.67%	60.00%	59.68%
20397	VIGILANT INSURANCE CO	4	2	50.00%	50.00%	59.09%
37478	HARTFORD INSURANCE CO OF THE M	3	0	100.00%	83.33%	58.82%
SI	EMERSON ELECTRIC COMPANY	7	4	42.86%	46.67%	54.55%
20427	AMERICAN CASUALTY CO OF READ	7	3	57.14%	63.64%	53.66%
SI	INTERNATIONAL PAPER COMPANY	23	12	47.83%	41.67%	53.33%
21261	ELECTRIC INSURANCE CO	8	4	50.00%	54.55%	51.39%
SI	FEDERAL EXPRESS CORPORATION	11	5	54.55%	43.33%	51.27%
33588	FIRST LIBERTY INS CORP THE	10	6	40.00%	42.86%	51.05%
33600	L M INSURANCE CORP	2	1	50.00%	28.57%	47.51%
22489	HIGHLANDS INSURANCE CO	6	3	50.00%	66.67%	47.26%
18023	STAR INSURANCE CO	4	1	75.00%	55.56%	47.11%
21857	AMERICAN INSURANCE CO THE	7	4	42.86%	33.33%	45.90%
19801	ARGONAUT INS CO	2	1	50.00%	75.00%	44.52%
SI	COUNTY OF WAUKESHA	4	0	100.00%	75.00%	44.44%
SI	DEPT OF TRANSPORTATION	3	0	100.00%	90.00%	44.07%
SI	J C PENNEY CORPORATION INC	11	4	63.64%	76.19%	42.38%
SI	WISCONSIN ELECTRIC POWER COMP	31	19	38.71%	37.21%	41.86%
24074	OHIO CASUALTY INS CO	13	8	38.46%	37.93%	41.36%
SI	RIPON FOODS INC	2	2	0.00%	0.00%	40.74%
24422	LEGION INSURANCE CO	16	10	37.50%	34.48%	40.68%
21113	UNITED STATES FIRE INS CO	13	10	23.08%	37.04%	39.29%
25534	TIG INSURANCE CO	9	4	55.56%	58.82%	38.95%
	110 11 (5014 11 (01) 00	,	7	33.3070	20.0270	20.7570

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Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER	Replies received	Late or		<u>Year</u>	<u>3 YR</u>
INAIC	INSURER	<u>or overdue</u>	no reply	<u>Prompt</u>	To Date	percent
SI	KMART CORPORATION	17	6	64.71%	63.64%	38.89%
42650	ONEBEACON MIDWEST INS CO	10	7	30.00%	33.33%	38.13%
29785	NN INSURANCE CO	0	0	0.00%	0.00%	34.83%
22667	ACE AMERICAN INSURANCE CO	26	15	42.31%	44.44%	33.77%
20699	ACE PROPERTY AND CASUALTY IN	1	1	0.00%	22.22%	28.57%
20621	ONEBEACON AMERICA INSURANCE C	3	1	66.67%	33.33%	27.38%
20613	AMERICAN EMPLOYERS INS CO	1	0	100.00%	75.00%	27.27%
21105	NORTH RIVER INS CO THE	4	2	50.00%	57.89%	26.20%
19828	ARGONAUT MIDWEST INS CO	1	0	100.00%	66.67%	22.22%
SI	CONAGRA DAIRY FOODS COMPANY	3	2	33.33%	41.67%	21.05%
24732	PENNSYLVANIA GENERAL INSURAN	6	4	33.33%	25.00%	21.01%
	TOTALS FOR GROUP:	768	282	63.28%	62.70%	58.63%